

and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes:

Ms. McCOLLUM. Mr. Chair, I rise today to support H.R. 627, the Credit Cardholders' Bill of Rights. This important legislation reforms the relationship between credit card issuers and cardholders. I thank Congresswoman MALONEY, Chairman FRANK, and the House Leadership for their work on this legislation.

Credit is essential to growth and prosperity in our economy. Thanks to bold action by this Congress and President Obama, once-frozen credit markets are slowly beginning to move again. However, hundreds of my constituents have contacted me to share their experiences of unexpected, significant interest rate increases on existing credit card debt. Many responsible borrowers who do not miss payments and only borrow within their means now find themselves in situations of great financial uncertainty as a result of legal but dubious credit card company practices. Reforms are needed to restore fairness to the consumer credit market.

The Credit Cardholders' Bill of Rights will support responsible borrowing and lending and help to prevent predatory lending practices, which contributed to the economic crisis we find ourselves in today. This legislation will provide a range of new protections for consumers facing excessive credit card fees, skyrocketing interest rates, and ad hoc revisions of agreements. It will end unfair, arbitrary interest rate increases on existing balances, allow consumers to set their own credit limits, and end the practice of computing interest charges on balances from more than one billing cycle, which can lead consumers to pay interest on debt they have already paid.

The Credit Cardholders' Bill of Rights enhances consumer protection from predatory lending practices by instituting common-sense policies to promote responsible lending and borrowing. Many families in my district and across the country are struggling with personal finances and will benefit greatly from the provisions of this bill. I urge my colleagues to support this legislation.

#### THE 90TH BIRTHDAY OF VIRGINIA B. COWEN

#### HON. SOLOMON P. ORTIZ

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 5, 2009*

Mr. ORTIZ. Madam Speaker, I rise today to recognize Virginia B. Cowen of Brownsville, Texas, who on May 13 will celebrate her 90th birthday surrounded by family and friends.

Virginia was born in the small Midwestern town of Prosperity in Missouri, and graduated Valedictorian from Sheldon High School at the age of 15. She went on to study at Missouri State University, but after her third year there, she followed her "heart song" to the Dallas Divinity School in Texas.

Virginia later moved to Brownsville, Texas, on the tip of South Texas, where she met the love of her life, Raphael Cowen, an attorney, and the two married. Virginia and Raphael had six boys and five girls, a total of 11 children.

After Raphael became ill, Virginia worked as a school teacher in order to maintain the family, and all the children learned the importance

of work ethic early on in life. They shined shoes, cut yards, sold newspapers, and sacked groceries.

Although Virginia lost her beloved husband, friend and companion, Raphael, to cancer, her faith in God remained strong.

Virginia, then 42 years old, learned how to drive so she could take her third and fourth born sons to Brownsville High School. She knew that a strong solid education was the key to success and instilled that in her 11 children. Shortly after, she accepted a fellowship at Texas A&M University where she earned her master's degree in English Literature and worked on her doctoral thesis.

For many years, Virginia taught at the then-Texas Southmost College, now The University of Texas at Brownsville and Texas Southmost College, where she was a tenured faculty member and after many years of serving and educating the bright minds of South Texas retired.

In retirement she traveled to England and throughout Europe to visit birthplaces, homes and graves of the literary authors she has admired for a lifetime. She has done it all.

Today, Virginia continues to enjoy a happy life with her 11 grown children and 25 grandchildren. I ask that my colleagues join me in commemorating Virginia on her 90th birthday.

#### RECOGNIZING THE 61ST ANNIVERSARY OF THE INDEPENDENCE OF ISRAEL

SPEECH OF

#### HON. BARBARA LEE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 4, 2009*

Ms. LEE of California. Mr. Speaker, I welcome the opportunity to commemorate the 61st anniversary of the founding of the State of Israel and congratulate the people of Israel as they celebrate the independence of their country.

I am hopeful that this year we make substantial progress to the goal we all share which is to see Israel and its neighbors living side by side in peace. To achieve this goal, it is important that the parties, aided by the United States acting as an honest broker, address and resolve all of the major issues standing in the path to peace.

The appointment by President Obama of former Senator George Mitchell as Special Envoy for Middle East Peace is an outstanding gift from the United States to Israel on the occasion of its 61st birthday.

#### LYME-OLD LYME HIGH SCHOOL— FIRST ROBOTICS TEAM

#### HON. JOE COURTNEY

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 5, 2009*

Mr. COURTNEY. Madam Speaker, I rise today to recognize an outstandingly gifted group of high school students from Old Lyme, Connecticut who compose the Lyme-Old Lyme High School FIRST Robotics team, the "Techno Ticks." On April 18, 2009, they were honored with one of the highest recognitions

in STEM (Science, Technology, Engineering, & Math) field competitions among young adults hosted by FIRST.

FIRST, "For Inspiration and Recognition of Science and Technology," was founded in 1989 by Dean Kamen, an inventor, entrepreneur, and advocate for the STEM fields. Its original goal of inspiring young adults' interest and participation in STEM fields has remained a core value and has helped grow the program and participation to unprecedented levels. In 2009, nearly 1 million individuals and groups, consisting of students, volunteers, and sponsors, composed the FIRST community.

On April 16, 2009, tens of thousands of students, spectators, mentors, volunteers and sponsors gathered in the Georgia Dome in Atlanta, Georgia to launch the FIRST International Championship. Over the weekend, more than 500 teams from around the world demonstrated the products of their labors in several competitions, including the FIRST Robotics Competition (FRC), the FIRST Tech Challenge, and the FIRST Lego League. The "Techno Ticks" of Lyme-Old Lyme High School from Old Lyme, Connecticut were among the competitors in the FRC field.

Prior to the championship, FRC teams were challenged to construct a robot in 6 weeks with a kit containing hundreds of parts. Nearly 1,700 teams participated in FRC regional competitions. Winners advanced to the FIRST International Competition. The 2009 FIRST International Competition FRC challenge revolved around a game called "LUNACY," which tested the students and robots in picking up nine inch game balls and placing them in trailers hitched to their opponents' robots. The competitors were also faced with the additional challenge of a low-friction floor.

After all balls were counted and the laws of physics tested, the "Techno Ticks" emerged with the most prestigious honor of the competition, the Chairman's Award. The Chairman's Award is presented to the team that best represents a model for other teams to emulate and best embodies the purpose and goals of FIRST.

Madam Speaker, the competitiveness of our workforce and prosperity of our society is greatly dependent on the innovative capacities of our citizens. Members of the "Techno Ticks" and the other young adults that have participated in FIRST programs have clearly demonstrated that our next generation can tackle the challenges that our nation may face in the future. I ask my colleagues to join with me and my constituents in recognizing the "Techno Ticks" achievements and celebrating their prestigious award.

#### RECOGNIZING TERRI KIMBLE AS THE NEW PRESIDENT OF THE AHWATUKEE FOOTHILLS CHAMBER OF COMMERCE

#### HON. HARRY E. MITCHELL

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 5, 2009*

Mr. MITCHELL. Madam Speaker, I rise today to recognize Terri Kimble, who was recently selected to be the new President and Chief Executive Officer of the Ahwatukee Foothills Chamber of Commerce. Terri was chosen for this important community leadership position out of many qualified applicants